



Notice to Congress: Monthly Update on Flood Mapping

Biggert-Waters Flood Insurance Reform Act of
2012 and Homeowners Flood Insurance
Affordability
Act of 2014

April 2025

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1. Introduction

Flooding is a serious risk to life and property in the United States that changes over time. The FEMA Risk Mapping, Assessment and Planning (Risk MAP) program helps communities learn and prepare for changing flood risks by updating flood maps. The new flood maps help officials review building codes and other standards that make residents, homes and businesses safer.

FEMA is required to review a community's flood maps every five years. The agency must then decide whether to update or change them. FEMA must also tell Congress every month about any planned changes to community flood maps. This Notice to Congress includes information about:

- Communities that (in the next three months) will receive updated draft maps from FEMA (called preliminary maps and revised preliminary maps).
- Communities that have received preliminary or revised preliminary maps from FEMA.
- When FEMA will publish community notices about the release of the maps and the appeal period.
- Communities that have received Letters of Final Determination (LFDs) about their updated maps.
- Communities whose maps are considered final (called effective maps).

This monthly Notice to Congress also includes Risk MAP program updates, news on community and flood risk best practices, and other topics.

Risk MAP Vision

“The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property.”



2. Risk MAP News

FEMA Eases Floodplain Requirements for Federally Funded Projects

FEMA has stopped implementing certain floodplain management requirements for federally funded projects. This action—directed by President Donald J. Trump—reduces administrative burdens on local communities.

The Federal Flood Risk Management Standard (FFRMS) required certain construction projects to adopt a strict standard that addressed flood risk. Ending this policy will reduce how long it takes for communities to rebuild after a disaster. It will also remove the additional costs needed to meet these strict requirements.

Effective March 25, 2025, FEMA-funded projects are not be subject to this standard. FEMA has stopped all implementation activities, and policies are no longer in effect.

FEMA's regulations at Title 44 Part 9 of the Code of Federal Regulations (CFR): Floodplain Management and Protection of Wetlands remain in effect. In determining whether a proposed action for federal funding is in the floodplain, FEMA will use the 1%-annual-chance (100-year) floodplain and flood elevation for non-critical actions and the 0.2%-annual-chance (500-year) floodplain and flood elevation for critical actions (such as the construction of fire and police stations or hospitals).

This change will not affect the process of updating or creating a flood map.

3. Notification

The following table shows preliminary and revised preliminary flood mapping studies that FEMA expects to release in the current month and the next two months. An additional table shows the studies where FEMA issued preliminary or revised maps; started an appeal period; or released an LFD or effective maps. All tables show the applicable FEMA region, state and county. The tables also show the flood mapping study status and estimated or actual dates.

3.1. Estimated Release of Preliminary Maps

FEMA has studied communities within the counties listed below to depict their flood risk. Their flood hazards are shown in the preliminary flood maps and Flood Insurance Study (FIS) reports. The table identifies when FEMA plans to deliver each preliminary flood map and FIS report to community officials.

The column called “Estimated Schedule of Community Meeting” shows when FEMA may schedule a community meeting to discuss the FIS and preliminary flood map. In some cases, several meetings are needed to cover all communities that were studied.

Finally, the column named “Estimated Public Notice and Starting Appeal Period” shows which quarter of the calendar year an appeal period starts in a study area. The appeal period starts after FEMA places a second notice in the local newspaper. In study areas with several communities, FEMA must place notices in multiple papers. This can sometimes lead to each community having a different publication date.

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
1	MA	Hampden County	June 2025	Quarter 3, 2025	Quarter 4, 2025
1	MA	Hampshire County	June 2025	Quarter 3, 2025	Quarter 4, 2025
1	VT	Bennington County	June 2025	Quarter 3, 2025	Quarter 4, 2025
1	VT	Chittenden County	May 2025	Quarter 3, 2025	Quarter 4, 2025
1	VT	Washington County	June 2025	Quarter 3, 2025	Quarter 4, 2025
1	VT	Windham County	June 2025	Quarter 3, 2025	Quarter 4, 2025
2	NY	Chautauqua County	May 2025	Quarter 3, 2025	Quarter 3, 2025
2	NY	Fulton County	April 2025	Quarter 2, 2025	Quarter 2, 2025
3	PA	Pike County	June 2025	Quarter 3, 2025	Quarter 1, 2026
3	VA	Mecklenburg County	June 2025	Quarter 3, 2025	Quarter 1, 2026

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
3	VA	Patrick County	June 2025	Quarter 3, 2025	Quarter 1, 2026
4	FL	Bradford County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Clay County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Duval County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Flagler County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Holmes County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Holmes County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Pinellas County	May 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Putnam County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Volusia County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	FL	Walton County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Brooks County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Calhoun County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Clay County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Early County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Early County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Miller County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	GA	Randolph County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Attala County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Carroll County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Choctaw County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Holmes County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Lafayette County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Leake County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Madison County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Montgomery County	April 2025	Quarter 3, 2025	Quarter 4, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
4	MS	Oktibbeha County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	MS	Webster County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Avery County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Buncombe County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Edgecombe County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	McDowell County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Mitchell County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Robeson County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	NC	Yancey County	April 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Allendale County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Cherokee County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Greenville County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Hampton County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Jasper County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Spartanburg County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	Union County	June 2025	Quarter 3, 2025	Quarter 4, 2025
4	SC	York County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	IL	Edwards County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	IL	Wabash County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	MI	Alger County	April 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Ingham County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	MI	Mecosta County	May 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Missaukee County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	MI	Muskegon County	May 2025	Quarter 2, 2025	Quarter 3, 2025
5	MI	Osceola County	June 2025	Quarter 3, 2025	Quarter 4, 2025
5	MI	Roscommon County	June 2025	Quarter 3, 2025	Quarter 4, 2025

Region	State	County Name	Estimated Preliminary Issuance	Estimated Schedule of Community Meetings	Estimated Public Notice and Starting Appeal Period
5	WI	Bayfield County	May 2025	Quarter 2, 2025	Quarter 3, 2025
5	WI	Crawford County	May 2025	Quarter 2, 2025	Quarter 3, 2025
5	WI	Vernon County	April 2025	Quarter 2, 2025	Quarter 3, 2025
7	KS	Lyon County	April 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Howell County	May 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	McDonald County	June 2025	Quarter 3, 2025	Quarter 4, 2025
7	MO	Montgomery County	June 2025	Quarter 3, 2025	Quarter 4, 2025
7	MO	Oregon County	May 2025	Quarter 3, 2025	Quarter 4, 2025
7	MO	Ozark County	May 2025	Quarter 2, 2025	Quarter 3, 2025
7	MO	Warren County	June 2025	Quarter 3, 2025	Quarter 4, 2025
7	NE	Cheyenne County	June 2025	Quarter 3, 2025	Quarter 4, 2025
9	AZ	Cochise County	April 2025	Quarter 4, 2025	Quarter 1, 2026
9	AZ	Maricopa County	May 2025	Quarter 3, 2025	Quarter 1, 2026
9	AZ	Pima County	May 2025	Quarter 3, 2025	Quarter 1, 2026
9	CA	Butte County	May 2025	Quarter 3, 2025	Quarter 1, 2026
9	CA	Sonoma County	June 2025	Quarter 3, 2025	Quarter 4, 2025
10	WA	Benton County	May 2025	Quarter 3, 2025	Quarter 1, 2026
10	WA	Chelan County	April 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Ferry County	April 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	April 2025	Quarter 4, 2025	Quarter 1, 2026
10	WA	Okanogan County	April 2025	Quarter 4, 2025	Quarter 1, 2026

3.2. Estimated Release of Revised Preliminary Maps

In some cases, FEMA may issue a revised preliminary map to address changes to preliminary flood hazard determinations. They may also address a non-technical issue. The table below shows the studies for which FEMA plans to release revised preliminary maps. FEMA coordinates the actual release dates with the state and/or local governments.

The table below shows an estimate for the month the revised maps will be released. Community meetings, notices in local papers, and appeal period dates are not shown because these are often not needed for revised preliminary maps.

Region	State	County Name	Estimated Revised Preliminary Issuance
1	NH	Hillsborough County	May 2025
3	WV	Hardy County	May 2025
4	FL	Gadsden County	June 2025
4	FL	Leon County	June 2025
4	NC	Cumberland County	June 2025
4	NC	Montgomery County	June 2025
4	NC	Moore County	June 2025
5	MI	Branch County	April 2025
5	MI	Hillsdale County	April 2025
5	MI	St. Joseph County	April 2025
7	IA	Des Moines County	May 2025
10	OR	Lane County	April 2025
10	OR	Wasco County	April 2025

3.3. Actions Taken by FEMA

The table below shows the counties where FEMA released a preliminary flood map and FIS report. It also shows where FEMA began a 90-day appeal period, released a revised preliminary flood map and FIS report, or sent LFDs in the previous month. Counties where flood maps and FIS reports became effective during the previous month are identified.

Region	State	County Name	Action Taken	Date
1	NH	Merrimack County	Appeal Start	3/6/2025
2	NJ	Hunterdon County	Revised Preliminary	3/7/2025
2	NJ	Somerset County	Revised Preliminary	3/7/2025
2	NY	Genesee County	Preliminary	3/3/2025
3	VA	Buckingham County	Maps Effective	3/25/2025

Region	State	County Name	Action Taken	Date
3	VA	Charlotte County	LFD Issued	3/19/2025
3	WV	Pocahontas County	Appeal Start	3/6/2025
4	FL	Collier County	Preliminary	3/20/2025
4	FL	Collier County	Preliminary	3/20/2025
4	MS	Carroll County	Maps Effective	3/11/2025
4	MS	Montgomery County	Maps Effective	3/11/2025
4	NC	Franklin County	LFD Issued	3/19/2025
4	NC	Halifax County	LFD Issued	3/19/2025
4	NC	Nash County	LFD Issued	3/19/2025
4	NC	Northampton County	LFD Issued	3/19/2025
4	NC	Vance County	LFD Issued	3/19/2025
4	NC	Warren County	LFD Issued	3/19/2025
4	SC	Chesterfield County	Maps Effective	3/25/2025
4	SC	Darlington County	Maps Effective	3/25/2025
4	SC	Florence County	Maps Effective	3/25/2025
5	IL	Hardin County	LFD Issued	3/19/2025
5	MI	Clare County	Preliminary	3/28/2025
5	MI	Van Buren County	Appeal Start	3/20/2025
5	MN	Itasca County	Maps Effective	3/11/2025
5	MN	St. Louis County	Maps Effective	3/25/2025
6	TX	Caldwell County	Appeal Start	3/21/2025
6	TX	Hays County	Preliminary	3/25/2025
6	TX	Morris County	Appeal Start	3/20/2025
6	TX	Panola County	Appeal Start	3/23/2025
6	TX	Sabine County	Appeal Start	3/19/2025
6	TX	San Augustine County	Appeal Start	3/13/2025
6	TX	Shelby County	Appeal Start	3/19/2025
6	TX	Trinity County	Appeal Start	3/6/2025

Region	State	County Name	Action Taken	Date
7	KS	Barber County	Maps Effective	3/25/2025
7	KS	Cherokee County	Revised Preliminary	3/21/2025
7	KS	Harper County	Maps Effective	3/25/2025
7	KS	Labette County	Preliminary	3/28/2025
7	MO	Greene County	LFD Issued	3/19/2025
7	NE	Boone County	Appeal Start	3/19/2025
7	NE	Deuel County	LFD Issued	3/5/2025
7	NE	Douglas County	Maps Effective	3/25/2025
7	NE	Wayne County	LFD Issued	3/5/2025
8	ND	Cass County	LFD Issued	3/5/2025
8	ND	Golden Valley County	LFD Issued	3/19/2025
8	ND	McIntosh County	Maps Effective	3/25/2025
8	ND	McLean County	Maps Effective	3/11/2025
8	ND	Mercer County	Maps Effective	3/11/2025
8	ND	Oliver County	Maps Effective	3/11/2025
8	SD	McCook County	Maps Effective	3/11/2025
8	SD	Spink County	Maps Effective	3/25/2025
9	CA	Alameda County	Appeal Start	3/28/2025
9	CA	Mendocino County	LFD Issued	3/19/2025
9	HI	Honolulu County	Appeal Start	3/12/2025
10	WA	Douglas County	Preliminary	3/25/2025

Information on “Preliminary and Revised Preliminary” Actions

For the flood risk studies shown above, FEMA gave copies of either the initial or the revised flood map and FIS report to all communities involved. The maps are also online at <https://msc.fema.gov/portal/search> and <https://msc.fema.gov/fmcy>.

Local officials should share the maps with residents, business owners, elected officials and others in the community. This can help add to or correct non-technical features such as layout and labeling of roads, bridges and streams. These types of changes can be made during the community review

period, at a community meeting, and during the 90-day appeal period. FEMA will then update the final flood map and FIS report.

Information on “Appeal Start” Actions

The National Flood Insurance Act limits the right to appeal the preliminary flood map and FIS reports. Appeals can be made by owners or renters of real property in a community who believe that their property rights are adversely affected. The affected community can also appeal.

Important information about appeals and comments can be found in FEMA’s “Guidance for Flood Risk Analysis and Mapping: Appeal and Comment Processing.” See https://www.fema.gov/sites/default/files/2020-02/Appeal_Comment_Processing_Guidance_Feb_2019.pdf.

Information on “LFD Issued” Actions

A statutory 90-day appeal period was held, and FEMA resolved any appeals or comments received during that period. FEMA has sent the LFD to the chief executive officer of all affected communities, all individual appellants, and the state coordinating agency. FEMA also publishes the final flood hazard information in the *Federal Register*. The updated flood map panels will become effective six months after the LFD date. FEMA archives final flood maps and FIS reports on the Flood Map Service Center (MSC) website at <https://msc.fema.gov>.

Resources are available to help homeowners understand the importance of flood insurance. There are steps they can take to reduce their rate. For additional information about flood insurance, visit <https://www.fema.gov/flood-insurance>.

To view upcoming map changes, please visit the Flood Map Changes Viewer at <https://msc.fema.gov/fmcv>.

Information on “Maps Effective” Actions

The updated flood map and FIS report issued by FEMA have become effective. Communities use effective flood maps to administer floodplain management regulations and mitigate flood damage. Local citizens use them to determine the flood zone for their property or structure. Lending institutions use them to determine whether flood insurance is required. Insurance rates may change once a flood map becomes effective. To view the effective flood maps, please visit the MSC at <https://msc.fema.gov/portal/search>.

The FEMA website at <https://www.fema.gov/flood-maps> has more flood mapping information and resources. The FEMA Mapping and Insurance eXchange (FMIX) can answer questions by telephone, toll free, at 877-336-2627 (FEMA MAP) or by email at FEMA-FMIX@fema.dhs.gov. A list of additional

resources can be found in [Appendix B](#) of this document. Please contact the appropriate FEMA Regional External Affairs staff listed below if you have questions or concerns.

FEMA Regional External Affairs Contact List

FEMA Region	Name	Telephone Number	Email Address
1	Diego Alvarado	202-384-5312	Diego.Alvarado@fema.dhs.gov
2	Mary Light	551-267-5298	Mary.Light@fema.dhs.gov
3	Lynne Newman	215-910-1863	Lynne.Newman@fema.dhs.gov
4	Peter Milios	202-340-4757	Peter.Milios@fema.dhs.gov
5	Mike Obrock	202-704-4066	Michael.Obrock@fema.dhs.gov
6	Ben Akers	202-708-0369	Benjamin.Akers@fema.dhs.gov
7	Hannah Dickel	816-810-5382	Hannah.Dickel@fema.dhs.gov
8	Lynn Kimbrough	303-235-4943	Lynn.Kimbrough@fema.dhs.gov
9	Casey Deshong	510-612-8691	Casey.Deshong@fema.dhs.gov
10	Brandon Monson	202-256-4213	Brandon.Monson@fema.dhs.gov

4. Legal Requirements

The Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters), as amended by the Homeowner Flood Insurance Affordability Act of 2014, directs FEMA to notify Members of Congress when their constituents will be affected by a flood map update. Public Law 112-141, div. F, title II, Section 100216, July 6, 2012, 126 Stat. 927; Pub. L. 113-89, §§27, 30, Mar. 21, 2014, 128 Stat. 1033, 1034; 42 U.S.C. Section 4101b (d) (1)(G)(i) and (H) (2014). Under Biggert-Waters:

- The Administrator shall, not less than 30 days before issuance of any preliminary map, notify the Senators for each state affected and each Member of the House of Representatives for each congressional district affected by the preliminary map in writing of the estimated schedule for:
 - Community meetings regarding the preliminary map.
 - Publication of notices regarding the preliminary map in local newspapers.
 - The commencement of the appeals process regarding the map.

See Biggert-Waters, as amended, at 42 U.S.C. Section 4101b (d)(1)(G)(i).¹

Biggert-Waters also states:

- The Administrator shall, upon the issuance of any proposed map and any notice of an opportunity to make an appeal relating to the proposed map, notify the Senators for each State affected and each Member of the House of Representatives for each congressional district affected by the proposed map of any action taken by the Administrator, with respect to the proposed map or an appeal relating to the proposed map.

See Biggert-Waters, as amended, at 42 U.S.C. Section 4101b (d)(1)(H).

To meet these requirements, this document notifies Congress about studies with an estimated issuance of preliminary or revised preliminary flood maps in the current month and the next two months. It also lists preliminary or revised preliminary flood maps and/or LFDs that were issued last month.² FEMA issues LFDs to finalize the information on a preliminary flood map. This document also provides details on the required appeal periods that began and maps that went effective last month.³

¹ FEMA is working to develop the additional administrative process required to implement 42 U.S.C. Section 4101b (d)(1)(G)(ii) and will update this Notice as appropriate.

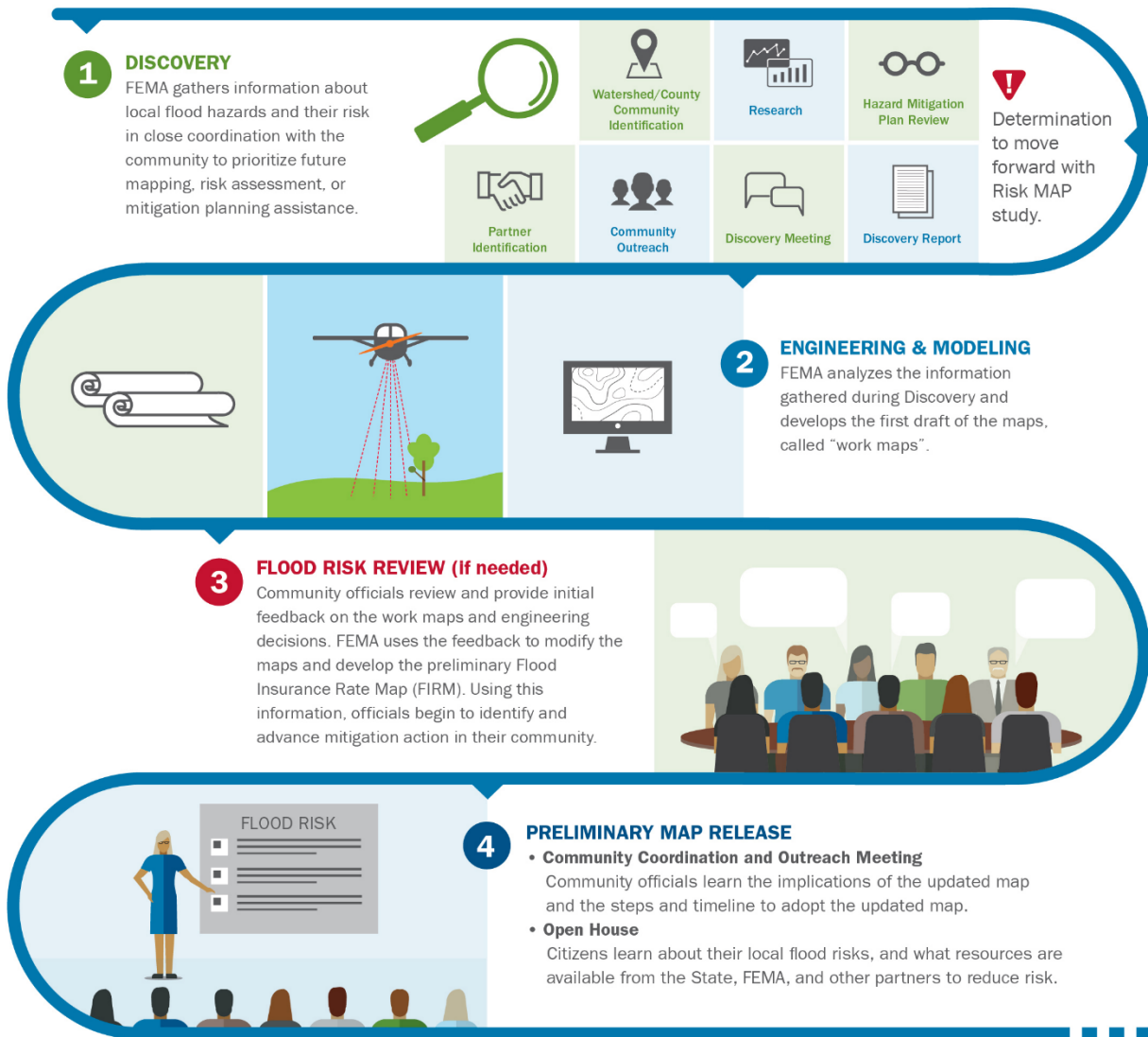
² For definitions of flood map, LFDs, and other terms, please refer to Appendix B.

³ For more details, see “Information on ‘Appeal Start’ Actions” in Section 4.3.

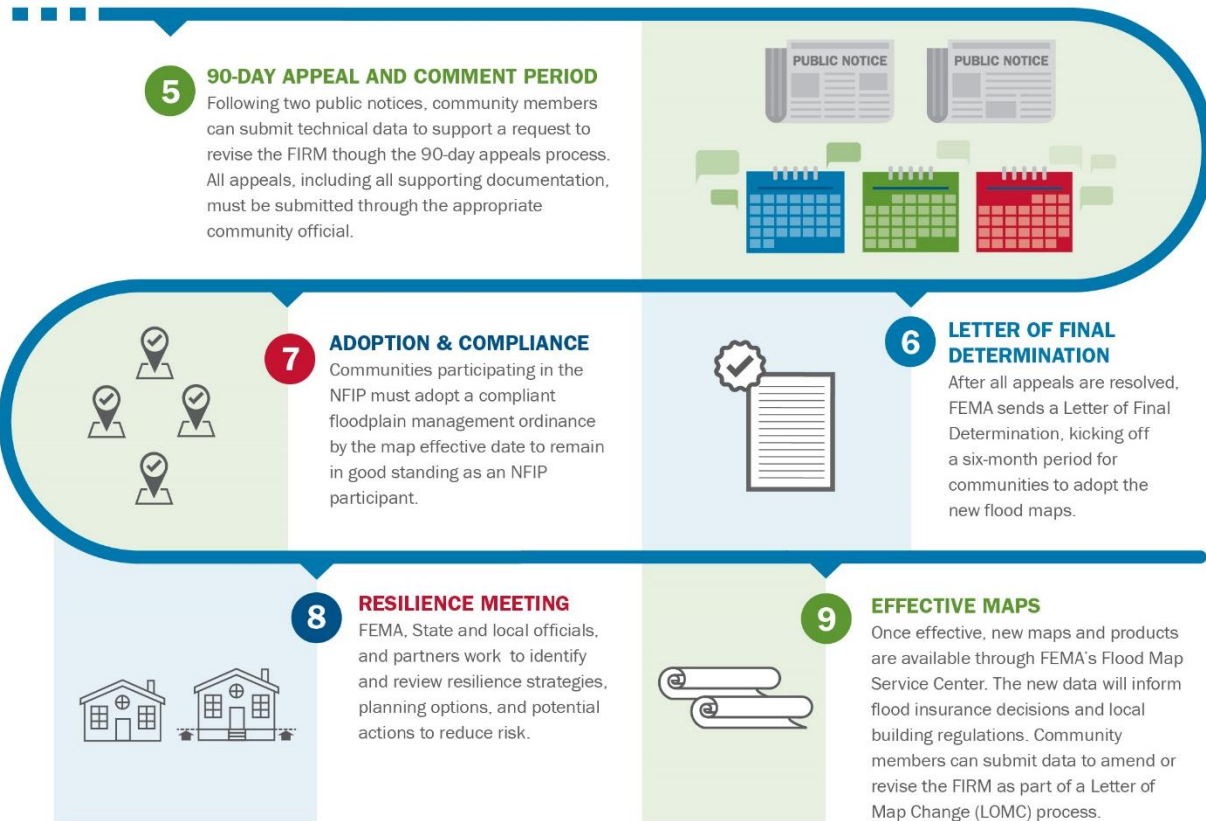
Appendix A: Risk MAP Process Graphic

The graphic below shows the process for flood map creation and updates.

FEMA Risk MAP Process



Risk MAP Process Continued



Appendix B: Resources

The following resources provide more information on this report's key elements.

Implementing the Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act

Website	https://www.fema.gov/flood-insurance/rules-legislation/laws
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National Flood Insurance Program

Website	https://www.fema.gov/flood-insurance
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Phone	877-336-2627 (toll free)
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E-mail	floodsmart@fema.dhs.gov
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Risk MAP Program

Website	https://www.fema.gov/flood-maps/tools-resources/risk-map
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Phone	877-336-2627 (toll free)
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E-mail	FEMA-FMIX@fema.dhs.gov
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